

Information to identify the case:

Debtor 1	<u>Jeannette Vega</u>	Social Security number or ITIN	xxx-xx-1227
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court District of New Jersey			
Case number: 19-15428-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jeannette Vega

6/21/19

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Jeannette Vega
 Debtor

Case No. 19-15428-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Jun 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2019.

db +Jeannette Vega, 119 Dittmar Drive, Toms River, NJ 08757-5202
 518124899 +Amex/dsnb, Po Box 8218, Mason, OH 45040-8218
 518124901 +Capl/justice, Po Box 30253, Salt Lake City, UT 84130-0253
 518124905 +Comenitycb/myplacerwds, Po Box 182120, Columbus, OH 43218-2120
 518124906 +Deutsche Bank National, 1661 Worthington Road Suite 100, West Palm Beach, FL 33409-6493
 518124913 #+McCalla Raymer Leibert Pierce, LLC, 99 Wood Ave Suite 803, Iselin, NJ 08830-2713
 518124914 +New Jersey Division of Taxation, P.O. Box 046, Trenton, NJ 08646-0046
 518124915 +Ocean County Chancery Division, 206 Court House Ln, Toms River, NJ 08753-7612
 518124916 +Specialized Loan Servi, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 22 2019 00:33:05 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 22 2019 00:32:59 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

518134656 +EDI: AISACG.COM Jun 22 2019 04:03:00 BMW Bank of North America,
 AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 518124900 EDI: BMW.COM Jun 22 2019 04:03:00 Bmw Financial Services, 5515 Parkcenter Cir,
 Dublin, OH 43017

518124902 +EDI: CHASE.COM Jun 22 2019 04:03:00 Chase Card, P.O. Box 15298,
 Wilmington, DE 19850-5298

518124903 +EDI: WFNNB.COM Jun 22 2019 04:03:00 Comenitybank/ny&co, Po Box 182789,
 Columbus, OH 43218-2789

518124904 +EDI: WFNNB.COM Jun 22 2019 04:03:00 Comenitybank/victoria, Po Box 182789,
 Columbus, OH 43218-2789

518124907 +E-mail/Text: bknotice@ercbpo.com Jun 22 2019 00:33:09 Enhanced Recovery Co L,
 8014 Bayberry Rd, Jacksonville, FL 32256-7412

518124908 +EDI: IIC9.COM Jun 22 2019 04:04:00 I C System Inc, Po Box 64378,
 Saint Paul, MN 55164-0378

518124910 EDI: IRS.COM Jun 22 2019 04:03:00 Internal Revenue Service, 44 South Clinton Ave.,
 Trenton, NJ 08601

518124912 +E-mail/Text: bncnotices@becket-lee.com Jun 22 2019 00:32:05 Kohls/capone,
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096

518124917 +EDI: VERIZONCOMB.COM Jun 22 2019 04:03:00 Verizon, 500 Technology Dr,
 Weldon Spring, MO 63304-2225

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518124911* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, P.O. Box 9052, Andover, MA 01810)
 518124909* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 23, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 21

Date Rcvd: Jun 21, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2019 at the address(es) listed below:

Barry Frost trustee@teichgroh.com, NJ94@ecfcbis.com;frost@remote7solutions.com
Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Indenture
Trustee, on behalf of the holders of the Terwin Mortgage Trust 2007-4HE Asset-Backed Securities,
Series 2007-4HE dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor Deutsche Bank National Trust Company, as Indenture
Trustee, on behalf of the holders of the Terwin Mortgage Trust 2007-4HE Asset-Backed Securities,
Series 2007-4HE rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
Yakov Rudikh on behalf of Debtor Jeannette Vega yrudikh@gmail.com,
rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com
TOTAL: 5